**RBAC Loan Document Checklist:**

**Borrower:**

**Loan request: Purpose:**

*Required for underwriting:*

Last 2 year Business Tax returns:

* Year­­­­­­­­­­­­­­­­­­­\_\_\_\_\_\_\_\_\_\_
* Year­­­­­­­­­­­­­­­­­­­­­­­­­­­­\_\_\_\_\_\_\_\_\_\_

Last 2 years Balance Sheet:

* Year­­­­­­­­­­­­­­­­­­­\_\_\_\_\_\_\_\_\_\_
* Year­­­­­­­­­­­­­­­­­­­­­­­­­­­­\_\_\_\_\_\_\_\_\_\_

Last 2 Year Personal Tax returns:

* Year­­­­­­­­­­­­­­­­­­­\_\_\_\_\_\_\_\_\_\_
* Year­­­­­­­­­­­­­­­­­­­­­­­­­­­­\_\_\_\_\_\_\_\_\_\_

Interim Financials within most recent 90 days:

* Balance Sheet *Ending date ­­­­­­­­­­­­­­­­\_\_\_\_\_\_\_\_*
* Profit and loss *Ending date ­­­­­­­­­­­­­­­­\_\_\_\_\_\_\_\_*
* Business Debt Schedule \* dated within 90 days

Ending\_\_\_\_\_\_\_\_

* Accounts Receivables to match interims
* Accounts Payable to match interims
* Personal Financial Statements for all guarantors
* Affiliate Tax returns

Projections:

* Year 1\_\_\_\_\_\_\_
* Year 2\_\_\_\_\_\_\_
* Assumptions
* Estimates ( if applicable i.e contractors, equipment, inventory purchases, etc)

Comments­­­­­­­­­­­­­­­­­­­­­­­­­\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

* Lease Agreement
* Purchase Agreement
* Notes to be refinanced

Formation documents

* Operating Company
* EPC- Real Estate Holding company
* Purchase agreements

May also be required (depending on loan program):

* Appraisals
* Environmental Report
* Previous year comparison financials
* Business plan
* Proof of injection ( i.e. Bank statements)
* Credit explanation letters
* Proof of payoff of debt
* Contracts for work to be provided
* Proof of additional income